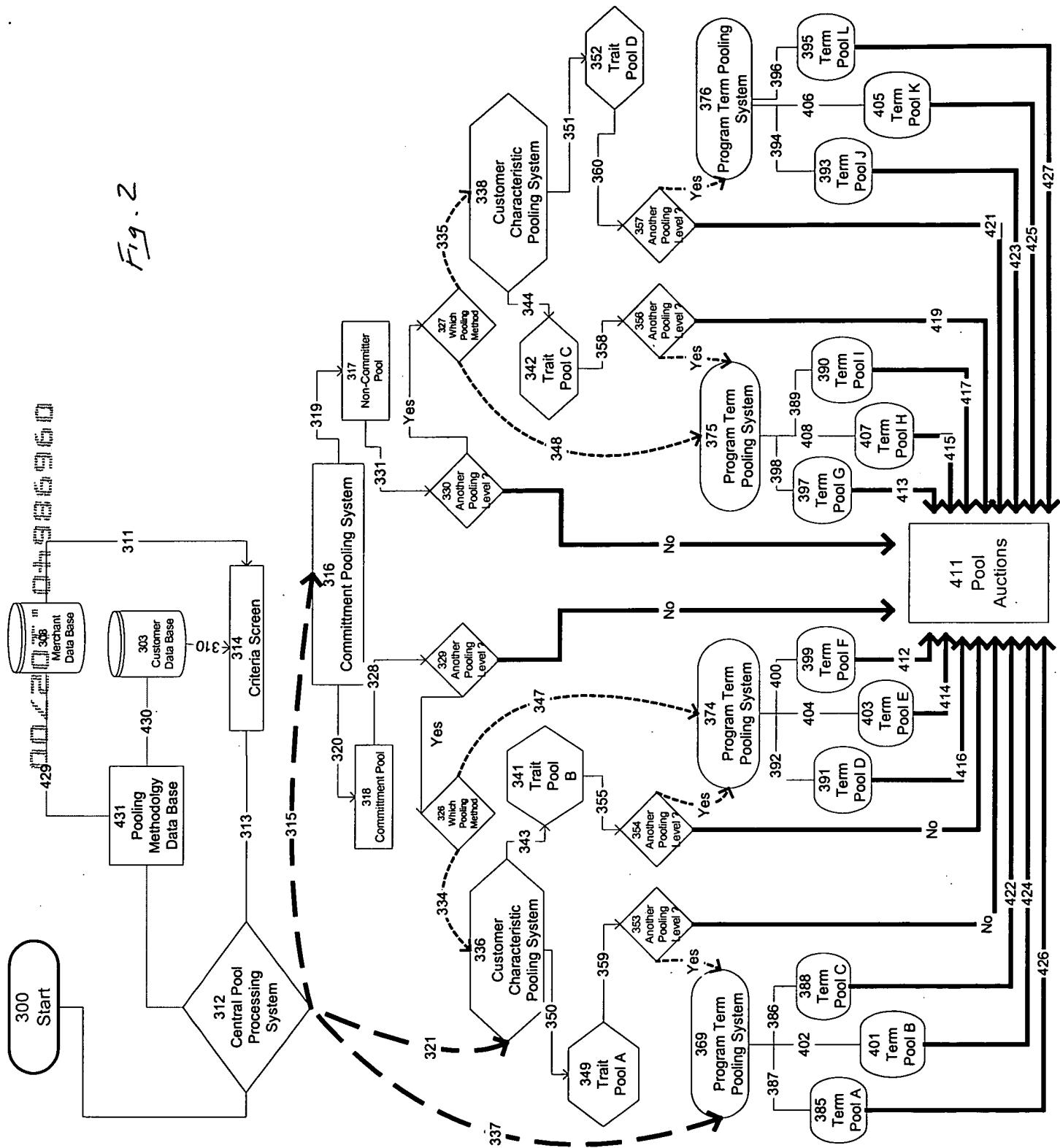


Fig. 1

Fig. 2



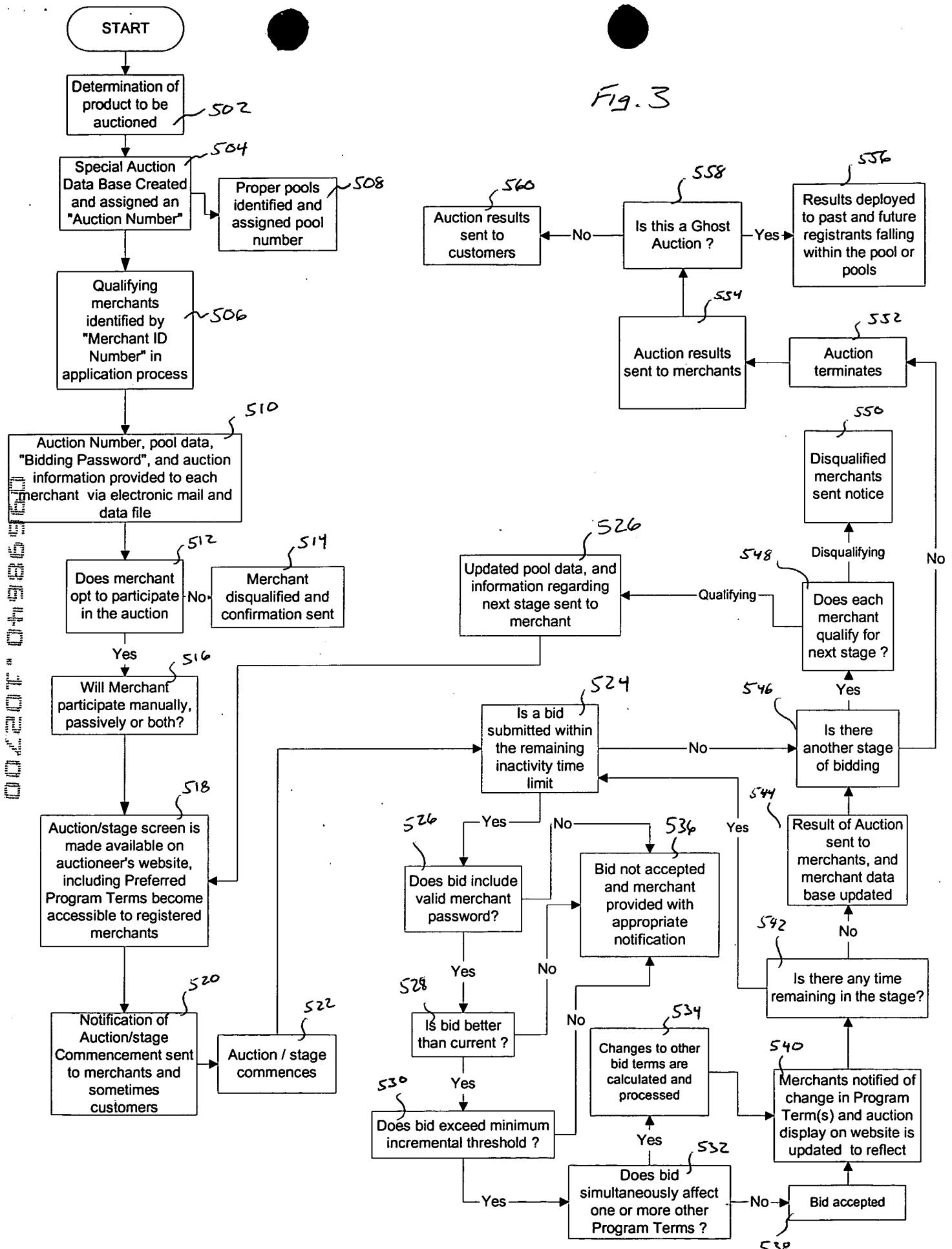
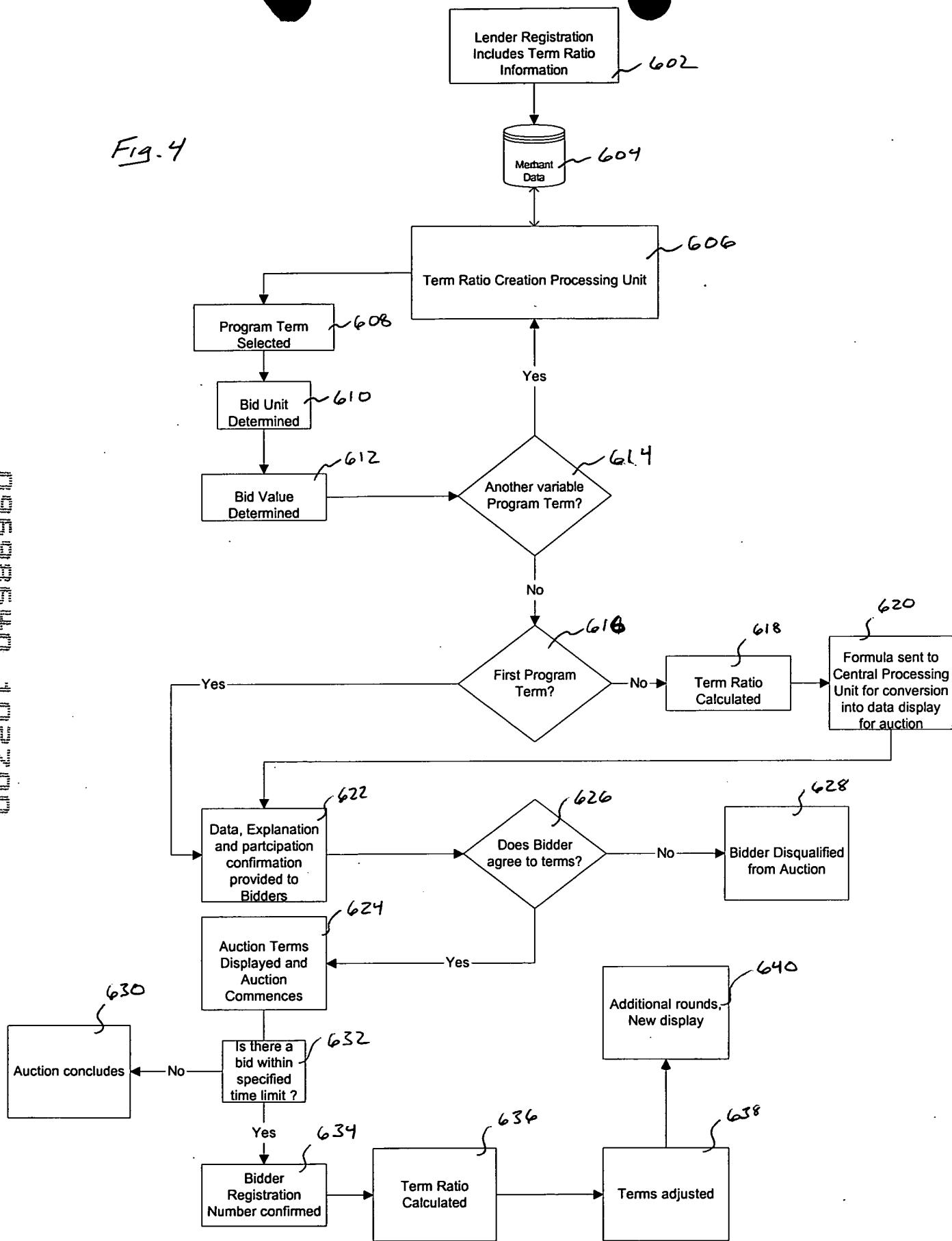
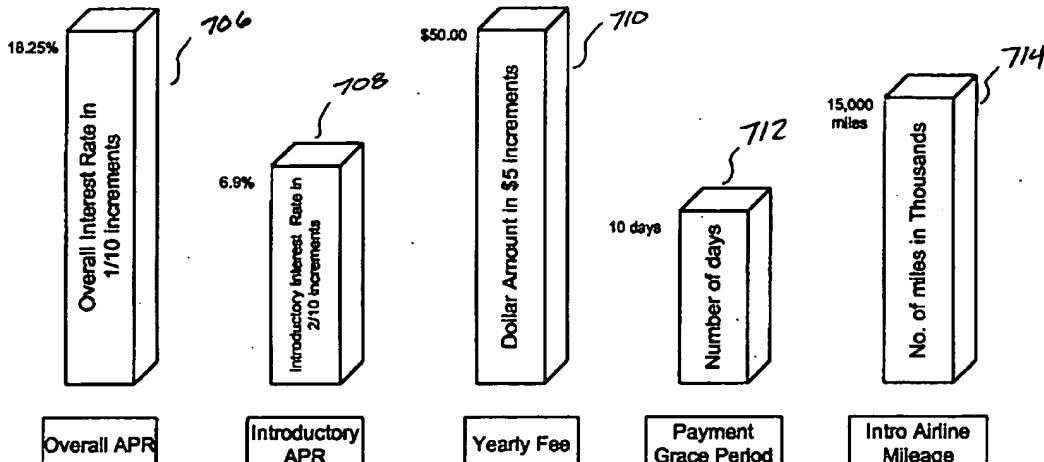


Fig. 4





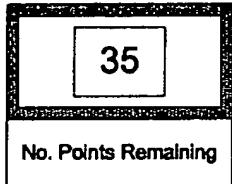
Overall APR

Introductory APR

Yearly Fee

Payment Grace Period

Intro Airline Mileage



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Fig. 5

Fig. 6

